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**Certification under 37 CFR 1.8(a)**

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with The United States Postal Service with sufficient postage as first class mail in an envelope addressed to THE COMMISSIONER FOR PATENTS, P.O. Box 1450, Alexandria, VA 22313-1450 on July 28, 2005.

Brian W. Hameder (Reg. No. 45,613)

Name

Signature

DOCKET: CU-3882

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Petter NEMETH et al.

Serial No.: 10/505,371

Group Art Unit:

Filed: August 20, 2004

Examiner:

For: PAYMENT CARD AND METHOD

THE COMMISSIONER FOR PATENTS

P.O. Box 1450

Alexandria, VA 22313-1450

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT WITHIN THREE MONTHS OF  
FILING OR BEFORE MAILING OF FIRST OFFICE ACTION**

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of the first Office Action on the merits, whichever event occurs last. 37 CFR 1.97(b).

Date: July 28, 2005

Signature of Attorney

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**INFORMATION DISCLOSURE STATEMENT**

Applicants submit herewith patents, publications or other information of which the applicants are aware, which may be material to the examination of this application and in respect of which there may be a duty to disclose under 37 CFR 1.56.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists.

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. Notice of January 9, 1992, 1135 O.G. 13-25, at 25.

The references submitted herein are listed on PTO-1449 form (modified) enclosed herewith. A copy of each reference listed is being furnished except any duplicate or cumulative patents or publications specified otherwise. Also, if the present application was filed after June 30, 2003, copies of US patents or published applications are not submitted in accordance with the USPTO Rule changes.

A translation of any foreign language reference, if any, is indicated in PTO-1449 form and being submitted herein if it is readily available. Otherwise it should be construed that such translation is not readily available.

Additional comments, if any, on the relevance of each reference listed are provided as follows:

**Only the first page of the Hungarian reference was provided with the Hungarian Search Report. A copy of the counterpart PCT application is also included.**

The Statement is made on the basis of the information:

<input type="checkbox"/>	supplied by the inventor(s);
<input checked="" type="checkbox"/>	supplied by an individual associated with the filing and prosecution of this application (37 CFR 1.56(c)); or
<input type="checkbox"/>	in the attorney's file.

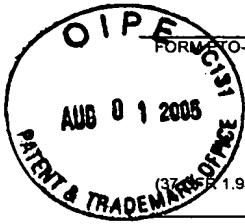
Respectfully submitted,

Date: July 28, 2005



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Form PTO-1449 (Modified)



FORM PTO-1449

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(37 CFR 1.98(b))

ATTY. DOCKET NO.  
CU-3882

SERIAL NO.  
10/505,371

APPLICANT  
Petter NEMETH et al.

FILING DATE  
August 20, 2004

GROUP

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	PATENT DOCUMENT	ISSUE/PUB DATE	PATENTEE	CLASS	SUB- CLASS	FILING DATE

**FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION**

EXAMINER INITIAL	DOCUMENT NUMBER	PUBL. DATE	COUNTRY OR PATENT OFFICE	CLASS	SUB- CLASS	TRANSLATION YES   NO	
	218 405	8.28.2000	Hungary				
	WO 95/21427	8.10.1995	PCT				

**OTHER DOCUMENTS (Including Author, Title, Date, Place of publication)**


(Form PTO-1449)